

IN THE CLAIMS

Please cancel Claims 9 and 10, without prejudice or disclaimer of subject matter.

Please amend Claims 1, 11, 12, 15 and 16, as indicated below. The following is a complete listing of claims and replaces all prior versions and listings of claims in the present application:

1. (Currently Amended) A method for facilitating the redemption of amounts accumulated in a rewards account through an online auction comprising the steps of:

selecting an auction system from a plurality of auction systems, wherein each auction system manages a plurality of auctions;

registering, by an auction middleware application, a rewards account with the auction system,

wherein the auction middleware application is adapted to interact with a plurality of account managers offering a plurality of rewards programs,

wherein the rewards account is managed by one of the plurality of account managers, and

wherein the auction middleware application acts as an interface between the plurality of account managers and the plurality of auction systems;

bidding an amount contained within the rewards account on an auction item being auctioned within the auction system;  
determining a winning bid amount on the auction item to identify a winning auction bid by:

terminating the ability to post bids to an auction item;  
determining a winning bid for the auction item by querying  
the auction system for a highest amount bid for the auction item and an identity of the  
participant bidding the highest amount; and

verifying that the participant with the winning bid has an  
account balance to cover the winning bid, wherein when the account balance of the  
participant does not cover the winning bid:

- a) querying the auction system for the next highest  
bid amount;
- b) verifying that the next highest bid exceeds any  
minimum bid amount set for the auction item;
- c) verifying that the participant of the next highest  
bid has an account balance to cover the next highest  
bid; and
- d) repeating steps a) - c) until a participant has an  
account balance to cover the next highest bid; and

completing a financial transaction for the winning auction bid.

2. (Previously Presented) The method of claim 1 wherein the step of registering further comprises the steps of:

obtaining participant data, wherein said participant data includes at least one of account information, username and password;

transmitting said participant data to an auction to facilitate verification; and,

receiving verification of said participant data from said auction.

3. (Previously Presented) The method of claim 2 wherein the step of registering further comprises the step of sending an e-mail to an e-mail address of the participant confirming their registration.

4. (Original) The method of claim 2 wherein transmitting an participant's account information to an auction further comprises the steps of:

querying the auction to verify that the auction accepts the rewards account for payment during participation in the auction;

querying a management system for the account to validate the participant's identity; and

transmitting account data of the participant to an auction system database.

5. (Original) The method of claim 2 wherein transmitting the participant's username and password to the auction further comprises the steps of:

verifying that the username and password entered by the participant are both in an acceptable format;

verifying that neither the username or password entered by the participant are being used by another; and transmitting the username and password entered by the participant to an auction system database.

6. (Original) The method of claim 1 wherein the step of bidding an amount contained within the rewards account comprises the steps of :

presenting a rewards participant with a webpage of an auction site having one or more ongoing auctions for selection by the participant;

presenting information to the participant relating to at least one of an auction and auction item selected by the participant;

allowing the participant to enter and submit an amount of rewards from the participant's account to bid on the auction item; and transmitting the participant's bid amount to post a bid on the auction site.

7. (Original) The method of claim 6 further comprising at least one of the following steps:

verifying a balance in the rewards account;  
querying the auction to verify that the participant's bid exceeds the amount of any previous bid for the auction item;  
querying the auction to verify that the participant's bid exceeds any minimum bid amount set for the auction item; and

posting the participant's bid amount on the auction site.

8. (Previously Presented) The method of claim 1 wherein said step of bidding an amount contained within the rewards account on an auction item within the online auction comprises querying the auction to verify that combined amounts of any current bids posted by the participant do not exceed the rewards account balance.

9. (Canceled).

10. (Canceled).

11. (Currently Amended) The method of claim [[10]]1 further comprising verifying that that combined amounts of any current bids posted by the participant of the next highest bid do not exceed the rewards account balance for the participant of the next highest bid.

12. (Currently Amended ) The method of claim 1 wherein the step of completing a financial transaction for the winning bid comprises the steps of:

debiting the winning bid amount from the rewards ~~ac-eount~~ account of the participant having the winning auction bid;

crediting the winning bid amount to an account owned by an account manager who manages rewards accounts; and,

settling with a merchant who sold the auction item.

13. (Original) The method of claim 1 further comprising providing reward account details and account history data, wherein said account history data may

include at least one of dates and descriptions of items the participant has bid on, the cash rewards amount bid during each auction, winning bid amounts, and current bid status.

14. (Original) The method of claim 1 further comprising at least one of adding or removing participating rewards accounts.

15. (Currently Amended) A computer-readable medium having stored thereon sequences of instructions, the sequences of instructions including instructions which when executed by a computer system causes the computer system to perform:

selecting an auction system from a plurality of auction systems, wherein each auction system manages a plurality of auctions;

registering, by an auction middleware application, a rewards account with the auction system,

wherein the auction middleware application is adapted to interact with a plurality of account managers offering a plurality of rewards programs,

wherein the rewards account is managed by one of the plurality of account managers, [[and]]

wherein the auction middleware application acts as an interface between the plurality of account managers and the plurality of auction systems;

and

obtaining, by the auction middleware application, at least one reward balance by:

receiving a reward balance request,

transmitting a query to the auction system to identify a participant and an associated rewards program,

receiving information at the auction middleware application identifying the participant and the associated rewards program, and

querying an account manager associated with the associated rewards program and receiving the at least one reward balance; and

bidding an amount contained within the reward balance of the rewards account on an auction item being auctioned within the auction system;

determining a winning bid amount on the auction item to identify a winning auction bid; and

completing a financial transaction for the winning auction bid.

16. (Currently Amended) A system for facilitating the redemption of amounts accumulated in a rewards account through an online auction, the system comprising:

an auction middleware server configured to:

select an auction system from a plurality of auction systems, wherein each auction system manages a plurality of auctions;

register a rewards account with the auction system, wherein the rewards account is managed by an account manager offering a rewards program;

interact with a plurality of account managers offering a plurality of rewards programs; [[and]]

act as an interface between the plurality of account managers and the plurality of auction systems; and

obtain at least one reward balance by:

receiving a reward balance request,

transmitting a query to the auction system to identify a participant and an associated rewards program,

receiving information at the auction middleware application identifying the participant and the associated rewards program, and

querying an account manager associated with the associated rewards program and receiving the at least one reward balance; and

a client configured to bid an amount contained within the reward balance of the rewards account on an auction item being auctioned within the auction system.